

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION at CINCINNATI**

IN RE:	}	CASE NO. 18-13060
	}	
KEVIN WILLIAM LYTLE	}	CHAPTER 13
	}	
DEBTOR	}	JUDGE HOPKINS

APPRAISAL OF REAL PROPERTY

COMES NOW the Debtor in the above-styled and numbered cause and file the attached Appraisals of his real property.

Respectfully submitted,

/s/ Gregory M. Wetherall

GREGORY M. WETHERALL (OH 0067307)
Attorney for Debtors
4030 Mt. Carmel-Tobasco Road, Suite 122
Cincinnati, Ohio 45255
Telephone: (513) 528-0200
Facsimile: (513) 528-1762
Email: Greg@CincinnatiBankruptcy.com

CERTIFICATE OF SERVICE

I hereby certify that on August 30, 2018, the foregoing instrument was served (i) electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the Court and (ii) by ordinary U.S. Mail on the following:

Kevin William Lytle, Debtor (via hand delivery)

/s/ Gregory M. Wetherall

GREGORY M. WETHERALL

DEBORAH TURNER ABR, GSA
GROUP, REALTORS
11987 HUNTERGREEN DR.
CINCINNATI, OHIO 45251
608-2846 (FAX) 674-0346

Owner of Property: Lytle, Kevin		Exterior <input checked="" type="checkbox"/>		Interior <input type="checkbox"/>					
Address of Property 5340 Hillside Ave. Cincinnati, Ohio 45233				Date Property Viewed September 5, 2017	Case # 17-13127				
Description of Property									
Style	Detached		Roofing		Rooms				
	Age				Bedrooms				
# of Living Units	Stories		Heating		Baths				
	Split Level				Living Room				
Square Feet 1169	Basement				Dining Room				
	Crawl Space		Cooling		Family Room				
Lot Size 100 x 110	Slab				Rec. room				
	Foundation				Laundry Room				
	Construction								
Utilities	Public	Indiv.	Comments; Value for this property is in the land. House needs to be removed, per owner. Land is on a hillside						
Water	X								
Gas	X								
Electric	X		Comparables used were the only ones available in that area		General Condition of Property				
Sewer	X				Poor				
Comparative Sales Data									
Address	Price	Date Sold	Sq. Ft	Rms/Brm	Bath	Construction	Car/Carport	Age	Condition
1. 3124 Illinois Ave	2800	9/01/17							
2. 2880-2886 River Rd	5000	7/19/17							

1. 45 x 435 flat level lot, with all utilities. Zoned residential
2. 80 x 85 hilly, heavily wooded lot, with utilities at the street. Zoned commercial

Auditors Value \$ 9,500 Purchase Price \$10,000 Date Purchased 1/15/10



I VIEWED THIS PROPERTY ON
September 5, 2017

I HAVE NO PRESENT OR
CONTEMPLATED INTEREST IN THE
PROPERTY. COMPENSATION IS NOT
CONTINGENT ON THE EVALUATION.
AS A RESULT OF MY ANALYSIS AND
INVESTIGATION, IT IS MY OPINION
THAT THE FAIR MARKET VALUE AS
OF THE ABOVE DATE IS:

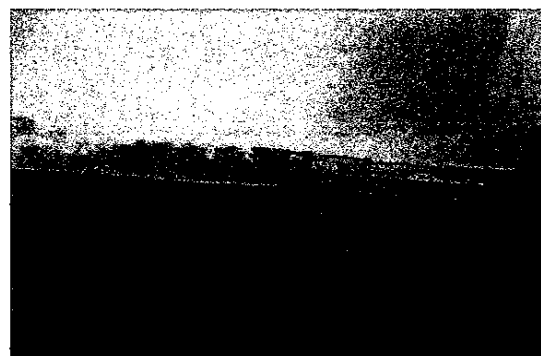
\$7,000

DEBORAH TURNER ABR, GSA

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Lytle, Kevin
2562 Springdale Rd
Cincinnati, Ohio 45231

Case # 17-13127



There have been no repairs/improvements since I last appraised this property in November 2015.

Home is still a major work in progress which has been stopped by work orders.

Sewers have been installed, just not connected to the house.

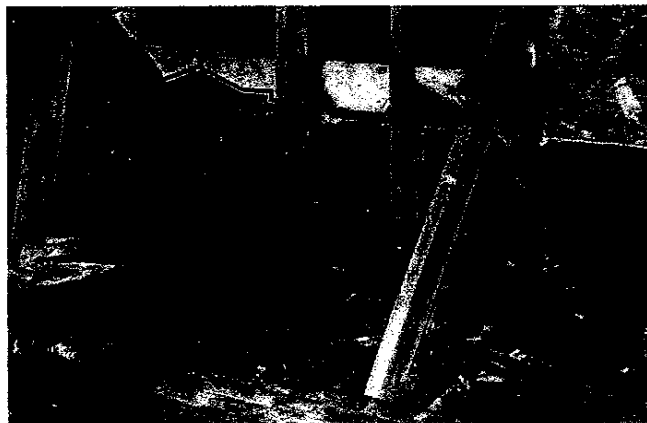
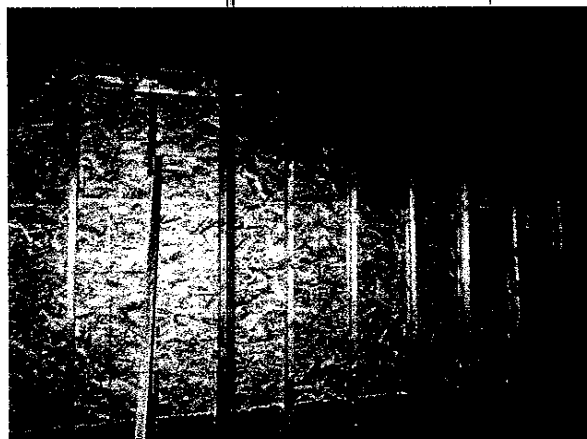
Since there has been no repairs to the upper level or roof, there is more ceiling & wall damage.

Central air is inoperable.

Detached garage is only useable for storage.

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Lytle, Kevin 17-13127
2562 Springdale Rd
Cincinnati, Ohio 45231



Upper level is still unfinished. They have put bags in holes trying to stop air and water leaks

Purchase Price \$125,400

Date Purchased February 9, 2006

Auditors Value \$ 99,080

I viewed this property on September 5, 2017

Deborah Turner ABR, GSA

Uniform Residential Appraisal Report

Lytle, Kevin 2562
File # 17-13127

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																																																																																																																																																											
Property Address	2562 Springdale Rd	City	Cincinnati	State	Ohio	Zip Code	45231																																																																																																																																																																																																																																				
Borrower	Owner of Public Record			County	Hamilton																																																																																																																																																																																																																																						
Legal Description																																																																																																																																																																																																																																											
Assessor's Parcel #	510-0043-0040-00	Tax Year	2016	R.E. Taxes \$	3,530																																																																																																																																																																																																																																						
Neighborhood Name	Coleman	Map Reference	Census Tract																																																																																																																																																																																																																																								
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	<input type="checkbox"/> PUD HOA \$ <input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																																																																																																																																																																								
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Lender/Client	Lytle, Kevin	Address																																																																																																																																																																																																																																									
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																																																																																																																																																											
Report data source(s) used, offering price(s), and date(s).																																																																																																																																																																																																																																											
I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.																																																																																																																																																																																																																																											
Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____																																																																																																																																																																																																																																											
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																																																																											
If Yes, report the total dollar amount and describe the items to be paid.																																																																																																																																																																																																																																											
Note: Race and the racial composition of the neighborhood are not appraisal factors.																																																																																																																																																																																																																																											
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Neighborhood Description: Area of residential & commercial properties in poor to good condition. Located on a very busy street.																																																																																																																																																																																																																																											
Market Conditions (including support for the above conclusions): Average sold price has increased from \$101,500 in February 2017 to \$122,280 in September 2017.																																																																																																																																																																																																																																											
Dimensions 230 x 348 Area 80,040 Sq.Ft. Shape _____ View _____																																																																																																																																																																																																																																											
Specific Zoning Classification: Residential Zoning Description: Single Family																																																																																																																																																																																																																																											
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)																																																																																																																																																																																																																																											
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																																																																																																																											
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FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input type="checkbox"/> No FEMA Flood Zone _____ FEMA Map # _____ FEMA Map Date _____																																																																																																																																																																																																																																											
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																																																																																																																											
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe																																																																																																																																																																																																																																											
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<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe</td></tr><tr><td colspan="12">See above and pictures</td></tr><tr><td colspan="12">Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe</td></tr></tbody></table>								General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition		Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	Poured	Floors		Floors				# of Stories	1.5 *	Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl	Walls		Walls				Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	sq.ft.	Roof Surface	Shingle	Trim/Finish		Trim/Finish				<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed	<input type="checkbox"/> Under Const.	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Attic	<input type="checkbox"/> None	Heating	<input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities		Woodstove(s)	#	Woodstove(s)	#																																																																																																																																																																																																																																		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		Other Gas	Fuel	Fireplace(s)	#	Fence	# of Cars	Fence	# of Cars	2 *																																																																																																																																																																																																																																	
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle		Cooling	Central Air Conditioning	Patio/Deck	<input checked="" type="checkbox"/>	Porch	# of Cars	Patio/Deck	# of Cars																																																																																																																																																																																																																																		
<input type="checkbox"/> Finished <input type="checkbox"/> Unfinished		Individual	<input type="checkbox"/> Other	Pool		Other	# of Cars	Pool	# of Cars																																																																																																																																																																																																																																		
Appliances	<input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)																																																																																																																																																																																																																																										
Finished area above grade contains: 4 Rooms 1 Bedrooms 1 Bath(s) 1,435* Square Feet of Gross Living Area Above Grade																																																																																																																																																																																																																																											
Additional features (special energy efficient items, etc.):																																																																																																																																																																																																																																											
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). * See pic page and comment section.																																																																																																																																																																																																																																											
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe																																																																																																																																																																																																																																											
See above and pictures																																																																																																																																																																																																																																											
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																																																																																																																											

Uniform Residential Appraisal Report

Lytle, Kevin 2562
File # 17-13127

There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$							
There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ to \$							
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	2562 Springdale Rd Cincinnati, Ohio 45231						
Proximity to Subject							
Sale Price	\$	\$	\$	\$			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ sq.ft.	\$ sq.ft.	\$ sq.ft.			
Data Source(s)							
Verification Source(s)							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing Concessions							
Date of Sale/Time							
Location	Suburban						
Leasehold/Fee Simple							
Site	230 x 348.						
View							
Design (Style)	Under construction						
Quality of Construction	Poor						
Actual Age	1925						
Condition	poor						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	4 1 1						
Gross Living Area	1,435* sq.ft.	sq.ft.		sq.ft.		sq.ft.	
Basement & Finished Rooms Below Grade	Unfinished						
Functional Utility							
Heating/Cooling	Gas/C/A inoper						
Energy Efficient Items							
Garage/Carport	2 *						
Porch/Patio/Deck	Porch						
	Patio						
Net Adjustment (Total)			\$		\$		\$
Adjusted Sale Price of Comparables		Net Adj. %	\$	Net Adj. %	\$	Net Adj. %	\$
		Gross Adj. %	\$	Gross Adj. %	\$	Gross Adj. %	\$
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.							
Data Source(s) Cincinnati MLS							
My research <input type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.							
Data Source(s)							
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).							
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3			
Date of Prior Sale/Transfer	None per MLS						
Price of Prior Sale/Transfer							
Data Source(s)							
Effective Date of Data Source(s)							
Analysis of prior sale or transfer history of the subject property and comparable sales							
Summary of Sales Comparison Approach Due to condition of the property, there are no comparables.							
Indicated Value by Sales Comparison Approach \$ 70,000							
Indicated Value by: Sales Comparison Approach \$ 70,000 Cost Approach (if developed) \$ Income Approach (if developed) \$							
Due to condition of the home the fair market value is less than the purchase price and Auditors value.							
This appraisal is made <input checked="" type="checkbox"/> as is, <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.							
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 70,000, as of September 5, 2017, which is the date of inspection and the effective date of this appraisal.							

Lytle, Kevin 2562
File # 17-13127

Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

Lytle, Kevin 2562
File # 17-13127

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

Lytle, Kevin 2562
File # 17-13127**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

Lytle, Kevin 2562
File # 17-13127

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001 et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature _____
 Name Deborah Turner ABR, GSA
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature and Report _____
 Effective Date of Appraisal September 5, 2017
 State Certification # _____
 or State License # _____
 or Other (describe) _____ State # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

2562 Springdale Rd
Cincinnati, Ohio 45231

APPRAISED VALUE OF SUBJECT PROPERTY \$ 70,000

LENDER/CLIENT

Name Lytle, Kevin
 Company Name _____
 Company Address _____
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☒ Did inspect interior and exterior of subject property
 Date of Inspection September 5, 2017

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

Page | 1

Lytle, Kevin
1806 Goodman Ave
Cincinnati, Ohio 45239

Case # 17-13127



Soffits need repairing

Purchase Price \$ 59,000

Purchase Date December 20, 2005

Auditor's Value \$ 75,490 Parcel # 595-0005-0417-00

\$ 4,110 Parcel # 595-0005-0416-00

I viewed this property on September 5, 2017

Deborah Turner, ABR, GSA

Exterior-Only Inspection Residential Appraisal Report

Lytle, Kevin 1806
File # 17-13127

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																																																	
Property Address 1806 G. Godman Ave City Cincinnati State Ohio Zip Code 45239																																																																																																																																	
Borrower Owner of Public Record County Hamilton																																																																																																																																	
Legal Description																																																																																																																																	
Assessor's Parcel # 595-0005-0416-00 & 595-0005-0417-00 Tax Year 2016 + past due R.E. Taxes \$ 12,800																																																																																																																																	
Neighborhood Name North College Hill Map Reference Census Tract																																																																																																																																	
Occupant <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant Special Assessments \$ <input type="checkbox"/> PUD HOA \$ <input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																																																																	
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)																																																																																																																																	
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)																																																																																																																																	
Lender/Client Lytle, Kevin Address																																																																																																																																	
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																																																	
Report data source(s) used, offering price(s), and date(s).																																																																																																																																	
I <input type="checkbox"/> did <input checked="" type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.																																																																																																																																	
Contract Price \$ Date of Contract Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)																																																																																																																																	
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																	
If Yes, report the total dollar amount and describe the items to be paid.																																																																																																																																	
Note: Race and the racial composition of the neighborhood are not appraisal factors.																																																																																																																																	
<table border="1"><thead><tr><th colspan="2">Neighborhood Characteristics</th><th colspan="2">One-Unit Housing Trends</th><th colspan="2">One-Unit Housing</th><th colspan="2">Present Land Use %</th></tr></thead><tbody><tr><td>Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural</td><td>Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining</td><td>PRICE</td><td>AGE</td><td>One-Unit</td><td>%</td><td></td><td></td></tr><tr><td>Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%</td><td>Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply</td><td>\$ (000)</td><td>(yrs)</td><td>2-4 Unit</td><td>%</td><td></td><td></td></tr><tr><td>Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow</td><td>Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths</td><td>50</td><td>Low</td><td>Multi-Family</td><td>%</td><td></td><td></td></tr><tr><td>Neighborhood Boundaries</td><td></td><td>80</td><td>High</td><td>Commercial</td><td>%</td><td></td><td></td></tr><tr><td></td><td></td><td>62</td><td>Pred.</td><td>Other</td><td>%</td><td></td><td></td></tr></tbody></table>		Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %		Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining	PRICE	AGE	One-Unit	%			Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%			Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	50	Low	Multi-Family	%			Neighborhood Boundaries		80	High	Commercial	%					62	Pred.	Other	%																																																																																		
Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %																																																																																																																											
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Neighborhood Boundaries		80	High	Commercial	%																																																																																																																												
		62	Pred.	Other	%																																																																																																																												
Neighborhood Description Residential area in poor to good condition.																																																																																																																																	
Market Conditions (including support for the above conclusions) Average sold price has declined from \$64,728 in December 2016 to \$61,963 in September 2017.																																																																																																																																	
Dimensions 30 x 120 Area 3,600 Sq.Ft. Shape View																																																																																																																																	
Specific Zoning Classification Residential Zoning Description Single Family																																																																																																																																	
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)																																																																																																																																	
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																	
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private																																																																																																																																	
Electricity <input checked="" type="checkbox"/> Gas <input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Sanitary Sewer <input checked="" type="checkbox"/> Street Alley <input checked="" type="checkbox"/>																																																																																																																																	
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input type="checkbox"/> No FEMA Flood Zone FEMA Map # FEMA Map Date																																																																																																																																	
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Exterior-Only Inspection Residential Appraisal Report

Lytle, Kevin 1806
File # 17-13127

There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$		to \$	
There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$		to \$	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	1806 Goodmar Ave Cincinnati, Ohio 45239	7104 Salmar Ct Cincinnati, Ohio 45231	6927 Mearl Ave Cincinnati, Ohio 45239
Proximity to Subject		.09 Mile	.02 Mile
Sale Price	\$	\$ 63,900	\$ 64,800
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 29.72 sq.ft.	\$ 34.29 sq.ft.
Data Source(s)		Cincinnati MLS	Cincinnati MLS
Verification Source(s)			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions			
Date of Sale/Time		3/01/17	7/26/17
Location	Suburban	Suburban	Suburban
Leasehold/Fee Simple			
Site	30x120&10x120	39 x 176	41 x 200
View			
Design (Style)	Traditional	Traditional	Traditional
Quality of Construction	Average	Average	Average
Actual Age	1913	1948	1938
Condition	Exterior Fair -	Fair	Good
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	8 4 2	6 3 2	6 3 1
Gross Living Area	1,800 sq.ft.	2,150 sq.ft.	1,890 sq.ft.
Basement & Finished Rooms Below Grade	Unfinished	Unfinished	Unfinished 1/2B
Functional Utility			
Heating/Cooling	GFA/Central	GFA/Central	GFA/Central
Energy Efficient Items			
Garage/Carport	1 Built-in	1 Built-in	1 Detached
Porch/Patio/Deck	Porch	Deck	Patio
		Fence	
		WBFP	
Net Adjustment (Total)		\$ -3,000	\$ -2,000
Adjusted Sale Price of Comparables		\$ 60,900	\$ 62,800
		\$ 60,900	\$ 59,000
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.			
Data Source(s) Cincinnati MLS			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.			
Data Source(s) Cincinnati MLS			
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).			
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2
Date of Prior Sale/Transfer	None per MLS	None per MLS	None per MLS
Price of Prior Sale/Transfer			
Data Source(s)			
Effective Date of Data Source(s)			
Analysis of prior sale or transfer history of the subject property and comparable sales N/A			
Summary of Sales Comparison Approach Comp #1 Hardwood floors throughout. Comp #2 New furnace, carpeting, & interior paint. Newer roof & updated kitchen. Comp #3 HUD home. Sold as is listed @ \$54,000 sold @ \$65,000			
Indicated Value by Sales Comparison Approach \$ 70,000			
Indicated Value by: Sales Comparison Approach \$ 70,000 Cost Approach (if developed) \$ Income Approach (if developed) \$			
Due to declining values in the area, and exterior repairs needed, the current fair market value is less than the purchase price.			
This appraisal is made <input checked="" type="checkbox"/> as is, <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.			
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraisal certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 70,000, as of September 5, 2017, which is the date of inspection and the effective date of this appraisal.			

Exterior-Only Inspection Residential Appraisal Report

Lytle, Kevin 1806
File # 17-13127

COST APPROACH	COST APPROACH TO VALUE (not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)					
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW			OPINION OF SITE VALUE = \$		
Source of cost data			DWELLING Sq.Ft. @ \$ = \$		
Quality rating from cost service Effective date of cost data			Sq.Ft. @ \$ = \$		
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			Garage/Carport Sq.Ft. @ \$ = \$		
			Total Estimate of Cost-New = \$		
			Less Physical Functional External		
			Depreciation = \$(
			Depreciated Cost of Improvements = \$		
			"As-is" Value of Site Improvements = \$		
Estimated Remaining Economic Life (HUD and VA only) Years			INDICATED VALUE BY COST APPROACH = \$		
INCOME APPROACH TO VALUE (not required by Fannie Mae)					
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$			Indicated Value by Income Approach		
Summary of Income Approach (including support for market rent and GRM)					
PROJECT INFORMATION FOR PUDS (if applicable)					
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached					
Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.					
Legal Name of Project					
Total number of phases		Total number of units		Total number of units sold	
Total number of units rented		Total number of units for sale		Data source(s)	
Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion					
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)					
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.					
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.					
Describe common elements and recreational facilities.					

Exterior-Only Inspection Residential Appraisal ReportLytle, Kevin 1806
File # 17-13127

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal ReportLytle, Kevin 1806
File # 17-13127**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Exterior-Only Inspection Residential Appraisal ReportLytle, Kevin 1806
File # 17-13127

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature _____	Signature _____
Name <u>Deborah Turner</u> ABR, GSA	Name _____
Company Name _____	Company Name _____
Company Address _____	Company Address _____
Telephone Number _____	Telephone Number _____
Email Address _____	Email Address _____
Date of Signature and Report _____	Date of Signature _____
Effective Date of Appraisal <u>September 5, 2017</u>	State Certification # _____
State Certification # _____	or State License # _____
or State License # _____	State _____
or Other (describe) _____ State # _____	Expiration Date of Certification or License _____
State _____	
Expiration Date of Certification or License _____	
ADDRESS OF PROPERTY APPRAISED	
<u>1806 Goodman Ave</u>	
<u>Cincinnati, Ohio 45239</u>	
APPRAISED VALUE OF SUBJECT PROPERTY \$ <u>70,000</u>	
LENDER/CLIENT	
Name <u>Lytle, Kevin</u>	
Company Name _____	
Company Address _____	
Email Address _____	
	SUBJECT PROPERTY
	<input type="checkbox"/> Did not inspect exterior of subject property
	<input checked="" type="checkbox"/> Did inspect exterior of subject property from street
	Date of Inspection <u>September 5, 2017</u>
	COMPARABLE SALES
	<input checked="" type="checkbox"/> Did not inspect exterior of comparable sales from street
	<input type="checkbox"/> Did inspect exterior of comparable sales from street
	Date of Inspection _____